

Virginia Department of Social Services  
Medicaid Fact Sheet #12  
SPECIAL LOW-INCOME MEDICARE BENEFICIARY

The following information is given as a guideline only. For Medicaid eligibility to be determined, an application must be filed with the local department of social services in your locality.

The Medicaid Special Low-Income Medicare Beneficiary (SLMB) program is also known as a "Medicare Savings Program." Medicaid SLMB could help you if you have Medicare Part A and have income too high to be eligible for full Medicaid or limited coverage as a Qualified Medicare Beneficiary (QMB). (See Medicaid Fact Sheet #11 for an explanation of the QMB program.) If you qualify for the SLMB program, Medicaid will pay your monthly Medicare Medical Insurance (Part B) premium. This means you could save the amount of the Part B premium. Part B helps pay for the services of doctors, other health care providers, and some medical services and supplies not covered by Part A. The monthly standard premium for individuals who enroll in Medicare on or after January 1, 2011 is \$115.40. If you were enrolled in Medicare before January 1, 2011, your premium may be lower.

Generally, to qualify for the SLMB program you must:

- be entitled to Medicare Part A.
- have countable income between 100% and 120% of the federal poverty guidelines. Income includes Social Security benefits, pensions, wages, interest, dividends, etc. Your countable income must be more than \$908 per month for one person, but less than \$1,089. If you are married and your spouse's income is counted, the limit is more than \$1,226, but less than \$1,471 per month. If your income is higher, you may be eligible for another Medicare Savings Program.
- have countable resources of not more than \$6,680 for one person or \$10,020 for a couple. Resources are things such as bank accounts (checking, savings, certificates of deposit, Christmas club, etc.) stocks, bonds, cash value of some life insurance policies, property that does not adjoin your home, etc. Your home and adjoining property, one automobile, burial plots, home furnishings, property in which you only have a life interest, and personal jewelry are not counted as resources.

If you are eligible for the Medicaid SLMB program, Medicaid will only pay your Medicare Part B premium and you will not receive a Medicaid card. You must still pay for other Medicare coinsurance and deductibles. You will also be eligible for Extra Help with your Medicare Part D prescription drug premium, deductible and copays.

If you think you might be eligible for this program, you can file an application for Medicaid at your local department of social services. You can apply for Medicaid on the Internet at: <https://jupiter.dss.state.va.us/VDAMedicaid/info/info.faces>.

You can also request that an application be mailed to you, or you can download an application from the Internet at: [http://www.dss.virginia.gov/files/division/bp/me\\_famis/forms/032-03-0022-02-eng.pdf](http://www.dss.virginia.gov/files/division/bp/me_famis/forms/032-03-0022-02-eng.pdf), so that you can complete it and mail it to the local department of social services. You do not need to visit the office to file an application.

If you have questions or need assistance in completing your Medicaid application, contact an eligibility worker at your local department of social services.

**MEDICAID FACT SHEET #12 SPECIAL LOW-INCOME MEDICARE BENEFICIARY**

**FORM NUMBER - D032-03-0840-32-eng (1/11)**

**PURPOSE OF FORM -** The local agency workers may distribute this form to provide customers with basic policy information regarding this limited coverage.

**NUMBER OF COPIES -** One

**DISPOSITION OF FORM -** One per inquirer.

**INSTRUCTIONS FOR PREPARATION OF FORM -** The form does not require the addition of any information by the eligibility worker.